

U.S. Patent Appln. Serial No. 09/800,997  
Amendment After Final Rejection dated June 13, 2005  
August 18, 2005

### AMENDMENTS TO THE CLAIMS:

Please amend the claims as set forth below. This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (currently amended) A method of remotely generating an instrument, comprising:
  - a) receiving a request from a customer for ~~the~~ an instrument;
  - b) generating the instrument in electronic form;
  - c) adding a first security image in electronic form to the electronic form of the instrument to create a composite image; and
  - d) transmitting the composite image in electronic form to the customer for printing by the customer~~[[.]]~~ on a medium.

wherein the first security image is visible on the instrument printed on the medium.
2. (currently amended) The method of claim 1, wherein the first security image comprises a ~~watermark that appears as a part of the composite image when printed.~~
3. (currently amended) The method of claim 2, wherein the first security image is invisible on a photocopy of the instrument printed on the medium.
4. (currently amended) The method of claim 3, wherein the ~~composite image is for printing on a medium having~~ comprises a second security image.
5. (currently amended) The method of claim 4, wherein the second security image is invisible on the instrument printed on the medium and is visible on a photocopy of the instrument printed on the medium.
6. (original) The method of claim 5, wherein the second security image comprises the word "void".
7. (currently amended) The method of claim 1, wherein the ~~composite image is for printing on a medium having~~ comprises a second security image.

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8. (currently amended) The method of claim 7, wherein the second security image is invisible on the instrument printed on the medium and is visible on a photocopy of the instrument printed on the medium.
9. (original) The method of claim 8, wherein the second security image comprises the word "void".
10. (original) The method of claim 1, wherein the instrument comprises a monetary instrument.
11. (original) The method of claim 10, wherein the instrument represents certified funds.
12. (original) The method of claim 11, wherein the instrument is generated by an issuing financial institution, the funds are certified by the issuing financial institution and the customer holds a deposit account with the issuing financial institution.
13. (original) The method of claim 12, wherein the funds are withdrawn from the customer's deposit account.
14. (original) The method of claim 10, wherein the instrument comprises at least one of a stock certificate and a bond.
15. (original) The method of claim 10, wherein the request comprises at least one of an amount, a denomination and a currency of the monetary instrument.
16. (currently amended) The method of claim 1, further comprising ~~a step of~~ e) associating a unique identification number with the instrument.
17. (currently amended) A method of remotely generating an instrument representing certified funds, comprising:
- a) receiving a request from a customer for ~~the an~~ instrument;
  - b) generating the instrument in electronic form;
  - c) adding a first security image in electronic form to the electronic form of the instrument to create a composite image; and
  - d) transmitting the composite image in electronic form to the customer for printing by the customer[[:]] on a medium.

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wherein the first security image is ~~comprises~~ a watermark that appears as a part of ~~the composite image when printed, wherein further the first security image and is visible~~ on the instrument printed on the medium, wherein further the first security image is invisible on a photocopy of the instrument printed on the medium,

~~the composite image is for printing on a medium having~~ comprises a second security image, wherein the second security image ~~being is~~ invisible on the instrument printed on the medium, wherein further the second security image is and visible on a photocopy of the instrument printed on the medium, and

the instrument is generated by an issuing financial institution, the funds are certified by the issuing financial institution and the customer holds a deposit account with the financial institution.

18. (currently amended) A system that remotely generates an instrument, comprising:

a processor that receives from a customer a request for ~~[[the]]~~ an instrument, generates the instrument in electronic form and adds a first security image in electronic form to the electronic form of the instrument to create a composite image; and

a communications module that transmits the composite image in electronic form to the customer for printing by the customer on a medium~~[[.]].~~

wherein the first security image is visible on the instrument printed on the medium.

19. (currently amended) The system of claim 18, wherein the first security image comprises a watermark that appears as a part of the composite image when printed.

20. (currently amended) The system of claim 19, wherein the first security image is invisible on a photocopy of the instrument printed on the medium.

21. (currently amended) The system of claim 20, wherein ~~the composite image is for printing on a medium having~~ comprises a second security image.

22. (currently amended) The system of claim 21, wherein the second security image is invisible on the instrument printed on the medium and is visible on a photocopy of the instrument printed on the medium.

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23. (currently amended) The system of claim 18, wherein the ~~composite image is for printing on a medium having~~ comprises a second security image.

24. (currently amended) The system of claim 23, wherein the second security image is invisible on the instrument printed on the medium and is visible on a photocopy of the instrument printed on the medium.

25. (original) The system of claim 23, wherein the instrument comprises a monetary instrument that represents certified funds.

26. (original) The system of claim 25, wherein the instrument is generated by an issuing financial institution, the funds are certified by the issuing financial institution and the customer holds a deposit account with the financial institution.

27. (original) The method of claim 18, wherein the instrument has associated with it a unique identification number.

28. (currently amended) A system that remotely generates an instrument representing certified funds, comprising:

a processor that receives a request from a customer for the instrument, generates the instrument in electronic form, and adds a first security image in electronic form to the electronic form of the instrument to create a composite image; and

a communications module that transmits the composite image in electronic form to the customer for printing by the customer on a medium.

wherein the first security image is comprises a watermark ~~that appears as a part of the composite image when printed~~, wherein further the first security image and is visible on the instrument printed on the medium, wherein further the first security image is invisible on a photocopy of the instrument printed on the medium.

~~the composite image is for printing on a medium having~~ comprises a second security image, wherein the second security image being is invisible on the instrument printed on the medium, wherein further the second security image is and visible on a photocopy of the instrument printed on the medium, and

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the instrument is generated by an issuing financial institution, the funds are certified by the issuing financial institution and the customer holds a deposit account with the financial institution.

29-65. (canceled)

66. (currently amended) An electronically readable recording medium containing a program that when run by a processor performs the steps of:

- a) receiving a request from a customer for a remotely generated instrument;
- b) generating the instrument in electronic form;
- c) adding a first security image in electronic form to the electronic form of the instrument to create a composite image; and
- d) transmitting the composite image in electronic form to the customer for printing by the customer on a medium[[.]].

wherein the first security image is visible on the instrument printed on the medium.

67-68. (canceled)

69. (new) The method of claim 1, wherein adding a first security image in electronic form to the electronic form of the instrument to create a composite image comprises modulating the brightness of specific image pixels of the first security image.

70. (new) The method of claim 17, wherein adding a first security image in electronic form to the electronic form of the instrument to create a composite image comprises modulating the brightness of specific image pixels of the first security image.

71. (new) The system of claim 18, wherein the processor adds the first security image in electronic form to the electronic form of the instrument by modulating the brightness of specific image pixels of the first security image.

72. (new) The system of claim 66, wherein adding a first security image in electronic form to the electronic form of the instrument to create a composite image comprises modulating the brightness of specific image pixels of the first security image.